Exhibit A HUD-1

B. Type of Loan				
1. FHA 2. RHS 3. Conv. Unins	,,	7. Loan Number:		nce Case Number
C. Note: This form is furnished to give you a statement "(p.o.c)" were paid outside the closing; they a	of actual settlement co re shown here for infor	sts. Amounts paid to and by the s mational purposes and are not in	settlement agents are sh cluded in the totals.	own. Items marked
D. Name & Address of Borrower: SCOTT J. LEONHARDT 2111 Fairfield Place, Wilmington, DE 19805	E. Name & Address of Seller:		F. Name & Address of Lender: GATEWAY FUNDING DIVERSIFIED MORTGAGE SERV. 300 Welsh Road, Building 5, Horcham, PA 19044	
G. Property Location: 2111 Fairfield Place Wilmington, DE 19805	H. Settlement Agent: Lynn, May & Perza, P.A. Telephone: 302-736-1776 Fax: 302-736-1780 Place of Settlement: &80 South Street, Dover, DE 19901		I. Settlement Date: 12/06/2010 Disbursement Date: 12/10/2010	
			TitleExpress Printed 12/06/2010 at 3:03 pm by CSL	
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction		
100. Gross Amount Due from Borrower		400. Gross Amount Due to S		
101. Contract sales price .		401. Contract sales price		
102. Personal property		402. Personal property		
103. Settlement charges to borrower (line 1400)	4,773.75	403.		
104. Payoff of first mortgage loan #0207092321 to Wells	290,168.77	404.		
Fargo Home Mortgage 105.		405.		
Adjustments for items paid by seller in advance	L	Adjustments for items paid by	ealler in advance	L
106. City/town taxes to		406. City/town taxes	to	I
107. County taxes to		407. County taxes	to	
108. Assessments to		408. Assessments	to	
109.		409.		
110.		410.		
111.		411,		
112.	204.040.50	412.		
120. Gross Amount Due from Borrower 200. Amounts Paid by or in Behalf of Borrower	294,942.52			
201. Deposit or earnest money		500. Reductions in Amount D 501. Excess deposit (see instru		
202. Principal amount of new loan(s)	292,600.00	502. Settlement charges to selle		
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subje		
204.		504. Payoff of first mortgage loa		
205.		505. Payoff of second mortgage	loan	
206.		506.		
207.		507.		
208.		508.		
209.		509.		
Adjustments for items unpaid by seller 210. City/lown laxes to I		Adjustments for items unpaid b		
211. County taxes to	· · · · · · · · · · · · · · · · · · ·	510. City/town taxes 511. County taxes	to	
212. Assessments to		512. Assessments	10	
213,		513.		
214.		514.		
215.		515.		
216.		516.		
217.		517.		······································
218.		518.		
	200 400 60	519.		
220. Total Paid by/for Borrower 300. Cash at Settlement from/to Borrower	292,600.00	520. Total Reduction Amount D		0,00
301. Gross amount due from borrower (line 120)	294,942.52	600. Cash at Settlement to/from		
302. Less amounts paid by/for borrower (line 220)	292,600.00	601. Gross amount due to seller 602. Less reductions in amount d		0.00
303. Cash X From To Borrower	292,600.00			0.00
NA PLOCIC REPORTING BUTGER TO THE COLLECTION OF WIDOWINSO IS SERVICED IN 12 MUTURES PORT in COLLECTION OF THE COLLECTION OF WIDOWINSO IN SERVICED IN 12 MUTURES PORT IN COLLECTION OF THE COLLEC	LOOMSE TO COMMON HOLE OF	603. Cash X To	From Seller	0.00
us form, unless it displays a currently valid ONE control number. No confidentially is appure	d this disclosure is mandatory. This	reponing the data. This agency may not collect this is designed to provide the parties to a RESPA cover	minimistion, and you are not required to	Complete

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70Q. Total	leal Estate Broker Fees	Paid From	Paid From
Divi	tion of commission (line 700) as follows:	Borrower's	Seller's
701. \$ 0.00	10	Funds at	Funds at
702. \$0.00	to	Settlement	Settlemen
703. Comm	ssion paid at settlement		<u> </u>
800. Items	Payable in Connection with Loan		
	glaation charge (Includes Origination Point % or \$0.00) \$675.00 (from GFE #1)		
	edit or charge (points) for the specific interest rate chosen \$\(\(\text{(from GFE #2)}\) justed origination charges \((\text{(from GFE A)}\)	675.00	ļ
804. Apprais		6/3.00	
805. Credit		36.18	
806. Tax se		95.00	
807. Flood o	ertification to First American Flood (from GFE #3)	10.00	
	ment Fee \$375 to GATEWAY FUNDING DIVERSIFIED MORTGAGE (from GFE #3)		
	uce Fee \$100.00 to GATEWAY FUNDING DIVERSIFIED MORTGAGE (from GFE #3)		
810. Underv	riting Fee \$200.00 to GATEWAY FUNDING DIVERSIFIED MORTGAGE (from GFE #3)		
	lequired by Lender to be Paid in Advance		
	erest charges from from 12/10/2010 to 01/01/2011 @ \$33.0677/day (from GFE #10	727.49	
	e ins. Premium for months to (from GFE #3)		
	wher's insurance for 12 months to Liberty Mutual (from GFE #11	<u> </u>	
904.	months to (from GFE #11)	
	es Deposited with Lender		
	posit for your escrow account (from GFE #9)	694.88	
	vner's insurance 2 months @\$ 57.00/month \$114.00		
1003. Mortgag	Manage Co. Commonat		
1004, City Pro 1005, County	THOMAS CA TONOMISME		
1006, Assessi			
1007, School	Months & Commond Table		
1008. Aggrega			· · · · · · · · · · · · · · · · · ·
1100. Title Ch			
	rices and lender's title insurance (from GFE #4)	1,538,201	
	int or closing fee to \$	1,000.20	
103. Owner's			
	tile insurance \$763.20		
	title policy limit \$292,600.00 Lender's Policy		
	title policy limit \$0.00 Owner's Policy		· · · · · · · · · · · · · · · · · · ·
	portion of the total title insurance premium \$572.40		
	ter's portion of the total title insurance premium \$190.80		
109. Attorney		 	
	Compiled at Oraq 1 at	<u> </u>	
	nent Recording and Transfer Charges ent recording charges (from GFE #7)	1	
		313.00	
202. Deed \$0 203. Transfer		 	
204. City/Cou	(Hall Of Ello)	<u> </u>	
204. City/Cou 205. State Ta	moregage ecou		
205. State / a 206.	i cocc total mio igage total	 	
207.	Deed \$0.00 Mortgage \$0.00	 	
		<u>l</u>	
300. Addition	al Settlement Charges		
301. Required 302. Survey	services that you can shop for (from GFE #8)		
302. Survey 303.	to \$		
303.	lo .		
vv-t,	lo \$		
305.	to		

^{1400.} Total Settlement Charges (enter on lines 103, Section J and 502, Section K)

Paid outside of closing by (8)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er.

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Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase H	UD-1 Line Number		
Out origination charge	# 801	675.00	675.00
Your credit or charge (points) for the specific interest rate chosen	# 802	0.00	0.00
Your adjusted origination charges	# 803	675.00	675.00
Transfer taxes	# 1203	0.00	0.00
Charges That in Total Cannot Increase More Than 10%	· · · · · · · · · · · · · · · · · · ·	Good Faith Estimate	HUD-1
Government recording charges	# 1201	275.00	313.00
Credit report to	# 805	50.00	36.18
Tax service to	# 806	95.00	95.00
Flood Certification	# 807	20.00	10.00
Title services and lender's title insurance	# 1101	1,980.00	1,538.20
Owner's little insurance	# 1103	0.00	0.00
	#.		
Committee the Committee of the Committee	#		1,000,00
Increase be	Total tween GFE and HUD-1 Charges	2,420.00 3	1,992.38 -17.6702%
Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account Daily interest charge	# 1001 # 901 \$33.0677/day	2,870.50	694.88
	# 901 \$33.06/7/day	840.54	727.49
Courier Fee - Payoff	# 1304	0.00	684.00 0.00
Contract of the Contract of th	# 1504	0.00	0.00
en all providence of the control of	#.		
1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	#		
Loan Terms			
Your initial loan amount is	\$292,600.00		
Your loan term is	30. years		
Your initial interest rate is	4.1250%	······································	
Your initial monthly amount owed for principal, interest, and any mortgage	\$1,605.83 includes		······································
insurance is	X Principal		
	X Interest		
<u> </u>	X Mortgage Insurance		
Can your interest rate rise?	No. Yes, it can rise to a	maximum of %. The first	change
			/ . Every change
	date, your interest rate can increas		the life of the loan, your
	interest rate is guaranteed to neve	r be lower than % or highe	
Even if you make payments on time, can your loan balance rise?	X No. Yes, it can rise to a	maximum of \$	
Even if you make payments on time, can your monthly amount owed for	No. X Yes, the first increase	se can be on 01/06/1941 and the mor	nthly
principal, interest, and mortgage insurance rise?	amount owed can rise to \$1,609.46	3.	
	The maximum it can ever rise to is	\$1,609.46.	
Does your loan have a prepayment penalty?	X No.		
Does your loan have a balloon payment?	X No. Yes, you have a balloon payment of \$ due in		
	years on / /	our payment or o	'"'
Total monthly amount owed including escrow account payments	You do not have a monthly es	row payment for items, such as pror	erty taxes
상태가 없다는 것이 없는 사람들이 없다면 그렇게 되었다.	You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself.		
	X You have an additional monthl	y escrow payment of \$229.82	
함 화물에 가지하다 사는 그는 그는	that results in a total initial monthly	amount owed of \$1,835.65. This inc	ludes principal interest or
Anna da Anna d Anna da Anna d	mortgage insurance and any items	checked below:	Principos microst al
	X Property taxes	X Homeowner's ins	urance
and the second second	Flood insurance	The incoming s its	utunos
	H	H	

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



Previous	editions	are	obsolete

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I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement. SCOTT J. LEONHARDT Sent Just 12-6-10 The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be SETTLEMENT AGENT

Previous editions are obsolete

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM, PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT, FOR DETAILS SEE TITLE 18: U.S. CODE SECTION 1001 AND SECTION 1010.

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